

CLAIMS

I claim:

1. Apparatus comprising:

a portable hand-held device including,

5 at least one input device,

at least one wireless communication device,

at least one processor,

10 at least one data store in operative connection with the at least one processor, wherein the at least one data store includes data representative of cash value,

wherein responsive to at least one to the at least one input device, the at least one processor is operative to cause the at least one wireless communication device to communicate at least one message, wherein the at least one message is operative to transfer cash value.

2. The apparatus according to claim 1 wherein the at least one data store includes data corresponding to an electronic signature and wherein the at least one message includes the electronic signature.

3. The apparatus according to claim 1 wherein the at least one wireless
5 communication device communicates cellular phone messages.

4. The apparatus according to claim 1 wherein the hand-held device further includes a display and wherein the at least one input is provided responsive to an output on the display.

5. The apparatus according to claim 1 wherein the at least one data store is releasably engageable with the hand-held device.

10 6. The apparatus according to claim 5 wherein the hand-held device includes a smart card, and the at least one data store is supported on the smart card.

7. The apparatus according to claim 5 wherein the at least one data store when disengaged from the hand-held device is adapted to operate a stationary ATM.

8. The apparatus according to claim 1 wherein the hand-held device further includes
15 a magnetic stripe reader wherein the hand-held device is selectively operative to read stripe data from a magnetic stripe of at least one card and store the stripe data in the at least one data store.

9. The apparatus according to claim 1 wherein the hand-held device further includes a magnetic stripe reader, wherein the hand-held device is selectively operative to write data stored in the at least one data store to a magnetic stripe of at least one card.

10. The apparatus according to claim 1 wherein the hand-held device further includes a magnetic stripe eraser, wherein the hand-held device is operative to erase data from a magnetic stripe of at least one card.

11. Apparatus according to claim 1 wherein the at least one message is operative to transfer an amount of cash value from the hand-held device, and wherein the at least one processor is operative to cause the data representative of cash value in the at least one data store to be modified to indicate a reduction in cash value by the amount.

12. The apparatus according to claim 1 wherein the at least one message is operative to transfer an amount of cash value to the hand-held device, and wherein the at least one processor is operative to cause the data representative of cash value in the at least one data store to be modified to indicate an increase in cash value by the amount.

13. The apparatus according to claim 12 and further comprising:

a further device, the further device including at least one further processor,

at least one further data store in operative connection with the at least one further processor, the at least one further data store including further data representative of cash value, and

a further wireless communication device,

5 wherein the at least one further processor is operative responsive to receipt of the at least one message by the further wireless communication device, to cause the further data representative of cash value to be modified to indicate a reduction by the amount.

14. The apparatus according to claim 13 wherein the further device comprises a
10 portable hand-held device.

15. The apparatus according to claim 14 wherein the further device includes at least one further input device and wherein the further data representative of cash value in the further data store is modified responsive to at least one input to the further input device.

16. The apparatus according to claim 14 wherein the at least one message is
15 communicated between the wireless communication device and the further wireless communication device using at least one predetermined phone number.

17. The apparatus according to claim 14 wherein the at least one message is communicated between the wireless communication device and the further wireless communication device through at least one predetermined network node.

18. A method comprising:

- a) providing at least one input to at least one input device of a portable hand-held device, wherein the at least one input corresponds to a transfer of an amount of cash value;
- b) modifying data representative of cash value in at least one data store in the hand-held device to indicate the transfer of the amount of cash value;
- c) communicating at least one wireless message with the hand-held device, wherein the at least one wireless message is operative to affect the transfer of the amount of cash value.

19. The method according to claim 18 and prior to step (b), comprising:

operatively engaging a card with the hand-held device, wherein the card includes the at least one data store.

20. The method according to claim 19 and further comprising:

d) disengaging the card and the hand-held device;

e) operating an ATM through use of the card.

5 21. The method according to claim 18 and further comprising storing an electronic signature associated with a user in the at least one data store, and wherein in step (c) the at least one message includes data corresponding to the electronic signature.

22. The method according to claim 21 wherein the hand-held device includes a cellular modem, and wherein in step (c) the at least one wireless message is transmitted through the cellular modem.

10 23. The method according to claim 18 wherein in step (b) the data is modified to indicate transfer of the amount from the hand-held device.

24. The method according to claim 18 wherein in step (b) data is modified to indicate transfer of the amount to the hand-held device.

25. The method according to claim 18 and further comprising:

- d) communicating the at least one wireless message with a further device;
- e) modifying data representative of the transfer of the amount of cash value in at least one further data store included in the further device.

5 26. The method according to claim 25 wherein the further device comprises a portable hand-held device.

27. The method according to claim 26 wherein in step (b) the data in the at least one data store is modified to indicate a reduction in cash value, and wherein in step (e) the data in the at least one further data store is modified to indicate an increase in cash value.

28. The method according to claim 18, further comprising:

- 10 d) reading stripe data from a magnetic stripe of a card with the card reader on the portable hand-held device;
- e) storing data corresponding to the stripe data in the at least one data store.

29. The method according to claim 28, further comprising:

- f) recovering stripe data from the at least one data store responsive to at least one input to at least one input device on the hand-held device.

30. The method according to claim 29, further comprising, including at least a portion of the stripe data recovered in step (f) in the at least one wireless message communicated in step (c).

31. The method according to claim 29, further comprising:

- g) writing the stripe data recovered in step (f) to a magnetic stripe of a card with a card writing device on the hand-held device.

32. The method according to claim 31, further comprising:

erasing data from the magnetic stripe of the card with an erasing device on the hand-held device prior to writing the stripe data on the magnetic stripe in step (f).

33. The method according to claim 18 and prior to step (a), providing an output through an output device on the hand-held device, wherein the at least one input in step (a) is provided responsive to the output.

34. The method according to claim 18 wherein step (c) includes receiving at least one wireless message with the hand-held device indicative of confirmation of the transfer of the amount.

5 35. The method according to claim 18 wherein the hand-held device comprises a PDA.

36. The method according to claim 18 wherein the hand-held device comprises a cellular phone.

37. The method according to claim 18 wherein the hand-held device comprises a pager.